

**UNITED STATES BANKRUPTCY COURT
Eastern District of Michigan**

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 12/3/08.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Thomas Richard Crooks Jr.
aka Thomas R Crooks, aka Thomas Crooks
13750 Brainbridge Avenue
Warren, MI 48089-3621

Ann Marie Crooks
aka Ann M Crooks, aka Ann Crooks
13750 Brainbridge Avenue
Warren, MI 48089-3621

Case Number:
08-69648-mbm

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-3913
xxx-xx-1645

Attorney for Debtor(s) (name and address):

A. Rita Kostopoulos
30800 Van Dyke
Suite 204
Warren, MI 48093
Telephone number: (586) 574-0916

Bankruptcy Trustee (name and address):

K. Jin Lim
176 S. Harvey
Suite 1
Plymouth, MI 48170
Telephone number: (734) 416-9420

Meeting of Creditors

Date: **January 15, 2009**

Time: **10:30 AM**

Location: **211 West Fort St., Room 315, Detroit, MI 48226**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 3/16/09

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

211 West Fort Street
Detroit, MI 48226
Telephone number: 313-234-0065

For the Court:

Clerk of the Bankruptcy Court:
Katherine B. Gullo

Hours Open: Monday – Friday 08:30 AM – 4:00 PM

Date: 12/3/08

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	
The Court will dismiss this case without a hearing if the debtor(s) do not timely file all required documents and if no request for a hearing on dismissal is filed within 20 days after the petition is filed. The Clerk will give notice of the hearing on dismissal only to the party requesting the hearing, the debtor and the trustee.	

CERTIFICATE OF NOTICE

District/off: 0645-2
Case: 08-69648

User: admin
Form ID: b9a

Page 1 of 2
Total Served: 54

Date Rcvd: Dec 04, 2008

The following entities were served by first class mail on Dec 06, 2008.

db Thomas Richard Crooks, Jr., 13750 Brainbridge Avenue, Warren, MI 48089-3621
jdb Ann Marie Crooks, 13750 Brainbridge Avenue, Warren, MI 48089-3621
aty +A. Rita Kostopoulos, 30800 Van Dyke, Suite 204, Warren, MI 48093-8704
tr +K. Jin Lim, 176 S. Harvey, Suite 1, Plymouth, MI 48170-1616
16875411 +37TH DISTRICT COURT (NOTICE), 8300 COMMON ROAD, WARREN, MI 48093-2380
16875412 +41A DISTRICT COURT (NOTICE), 40111 DODGE PARK RD, STERLING HEIGHTS, MI 48313-4179
16875413 +ALLIED INTERSTATE *NOTICE*, 3000 CORPORATE EXCHANGE DRIVE, 5TH FLOOR,
COLUMBUS, OH 43231-7723
16875415 +ASSOCIATED CREDITORS EXCHANGE (NOTICE), 5151 N. HARLEM AVE. SUITE 201, CHICAGO, IL 60656-3686
16875416 +BEAUMONT REFERENCE LAB, PO BOX 5043, TROY, MI 48007-5043
16875418 +BENEFICIAL/HFC (NOTICE), PO BOX 1547, CHESAPEAKE, VA 23327-1547
16875419 C.T.I. (NOTICE), PO BOX 4783, CHICAGO, IL 60680-4783
16875420 +CACH LLC, 4340 S. MONACO STREET, UNIT 2, DENVER, CO 80237-3408
16875423 +CHASE RECEIVABLES (NOTICE), 1247 BROADWAY, SONOMA, CA 95476-7503
16875425 +CLIENT SERVICES INC. (NOTICE), 3451 HARRY S. TRUMAN BLVD, SAINT CHARLES, MO 63301-9816
16875426 +COMCAST CABLE, 30736 HOOVER ROAD, WARREN, MI 48093-2555
16875427 +CURT KARGULA, 64155 VAN DYKE, WASHINGTON, MI 48095-2580
16875428 DR. BUGLI'S FAMILY DENTAL CARE, 5556 METRO PARKWAY, STERLING HEIGHTS, MI 48310-4105
16875430 +ENCORE RECEIVABLE MANAGEMENT (NOTICE), 400 W. ROGERS ROAD, P.O. BOX 3330,
OLATHE, KS 66063-3330
16875433 GEMB/FUNANCING (NOTICE), P.O. BOX 981438, EL PASO, TX 79998-1438
16875434 GEMB/JCPENNY (NOTICE), BANKRUPTCY DEPARTMENT, PO BOX 981131, EL PASO, TX 79998-1131
16875436 +GLOBAL CREDIT & COLLECTION, 300 INTERNATIONAL DRIVE SUITE 100, P.M.B. 10015,
WILLIAMSVILLE, NY 14221-5783
16875438 +HSBC CONSUMER LENDING USA, C/O ASSET ACCEPTANCE LLC, P.O. BOX 2036, WARREN, MI 48090-2036
16875439 +JA CAMBECE LAW OFFICE PC (NOTICE), EIGHT BOURBON ST, PEABODY, MA 01960-7481
16875440 L J ROSS & ASSOCIATES, INC, PO BOX 2317, ANN ARBOR, MI 48106-2317
16875441 +LAW OFFICES OF DONALD R. CONRAD (NOTICE), 31041 SCHOOLCRAFT ROAD, SUITE B,
LIVONIA, MI 48150-2026
16875443 MIDLAND CREDIT MANAGEMENT, INC.(NOTICE), DEPARTMENT 8870, LOS ANGELES, CA 90084-8870
16875444 +MRS ASSOCIATES INC. OF NEW JERSEY, 3 EXECUTIVE CAMPUS, SUITE 400,
CHERRY HILL, NJ 08002-4103
16875445 +NATIONAL ACTION FINANCIAL SERVICES, INC., (NOTICE), 165 LAWRENCE BELL DRIVE, SUITE 100,
WILLIAMSVILLE, NY 14221-7900
16875446 +NATIONWIDE CREDIT INC (NOTICE), 2015 VAUGHN RD NW, BLDG 400, KENNESAW, GA 30144-7802
16875447 +NCB MANAGEMENT SERVICES, INC. (NOTICE), P.O. BOX 1099, LANGHORNE, PA 19047-6099
16875448 NCO FINANCIAL SYSTEMS INC. (NOTICE), 2665 ELIZABETH LAKE ROAD, WATERFORD, MI 48328-3277
16875449 +NORTHLAND GROUP INC. (NOTICE), P.O. BOX 390905, MINNEAPOLIS, MN 55439-0905
16875450 +NUTRI-TURF LAWN AND TREE SERVICE, 28505 LORNA AVE., WARREN, MI 48092-2769
16875451 +PINNACLE FINANCIAL GROUP (NOTICE), 7825 WASHINGTON AVE S STE 310, MINNEAPOLIS, MN 55439-2424
16875452 +RED RUN STORAGE, 32100 DEQUINDRE RD, WARREN, MI 48092-5308
16875453 +SHERMETA, ADAMS & VON ALLMEN, PC(NOTICE), 445 SOUTH LIVERNOIS ROAD, SUITE 333, PO BOX 5016,
ROCHESTER HILLS, MI 48308-5016
16875454 +TARA P SHAH MD, 38300 VAN DYKE 102, STERLING HEIGHTS, MI 48312-1176
16875456 +TATE & KIRLIN ASSOCIATES (NOTICE), 2810 SOUTHAMPTON ROAD, PHILADELPHIA, PA 19154-1207
16875457 +TRI-COUNTY MEDICAL, 37450 DEQUINDRE RD, STERLING HEIGHTS, MI 48310-3503
16875458 +UNITED RECOVERY SYSTEMS (NOTICE), 5800 NORTH COURSE DR, HOUSTON, TX 77072-1613
16875459 UNIVERSAL FIDELITY LP (NOTICE), PO BOX 941911, HOUSTON, TX 77094-8911
16875460 +WELTMAN, WEINBERG, & REIS, CO LPA(NOTICE), 2155 BUTTERFIELD, SUITE 200-S,
TROY, MI 48084-3463

The following entities were served by electronic transmission on Dec 05, 2008.

16875414 +EDI: ACCE.COM Dec 05 2008 02:53:00 ASSET ACCEPTANCE LLC, P.O. BOX 2036,
WARREN, MI 48090-2036
16875417 +EDI: HFC.COM Dec 05 2008 02:18:00 BENEFICIAL/HFC, 26489 HOOVER ROAD,
WARREN, MI 48089-1102
16875421 EDI: CAPITALONE.COM Dec 05 2008 02:18:00 CAPITAL ONE, PO BOX 30281,
SALT LAKE CITY, UT 84130-0281
16875422 +EDI: CAUT.COM Dec 05 2008 02:18:00 CHASE AUTO FINANCE, 11119 N. TOREY PINES ROAD,
LA JOLLA, CA 92037-1009
16875424 EDI: CHASE.COM Dec 05 2008 02:53:00 CHASE/BP, BANK USA, NA, 800 BROOKSEDGE BLVD,
WESTERVILLE, OH 43081-2822
16875429 +EDI: DTEE.COM Dec 05 2008 02:18:00 DTE ENERGY, 3200 HOBSON ST, LOWER LEVEL,
DETROIT, MI 48201-2927
16875431 EDI: TSYS2.COM Dec 05 2008 02:53:00 FASHION BUG, P.O. BOX 84073, COLUMBUS, GA 31908-4073
16875432 +EDI: RMSC.COM Dec 05 2008 02:18:00 GE MONEY BANK (NOTICE), ATTN: BANKRUPTCY DEPT.,
PO BOX 103104, ROSWELL, GA 30076-9104
16875435 +EDI: RMSC.COM Dec 05 2008 02:18:00 GEMB/LOWES, PO BOX 103065, ROSWELL, GA 30076-9065
16875437 EDI: RMSC.COM Dec 05 2008 02:18:00 GREEN TREE SERVICING, 332 MINNESOTA ST. STE 610,
SAINT PAUL, MN 55101-7707
16875442 +EDI: RESURGENT.COM Dec 05 2008 02:18:00 LVNV FUNDING LLC, P.O. BOX 10497,
GREENVILLE, SC 29603-0497
16875455 EDI: WTRNBANK.COM Dec 05 2008 02:18:00 TARGET NATIONAL BANK, PO BOX 59317,
MINNEAPOLIS, MN 55459-0317

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0645-2
Case: 08-69648

User: admin
Form ID: b9a

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Total Served: 54

Date Rcvd: Dec 04, 2008

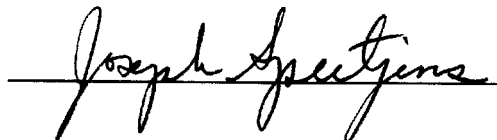
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2008

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.